

United States Bankruptcy Court  
District of Nevada

In re:  
JOSE RICARDO TAPIA  
ROBERTA E. TAPIA  
Debtors

Case No. 22-50268-nmc  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0978-3  
Date Rcvd: May 17, 2022

User: admin  
Form ID: 309E1

Page 1 of 2  
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ JOSE RICARDO TAPIA, ROBERTA E. TAPIA, 450 PAISANO COURT, RENO, NV 89511-1542
tr	+ CHAPTER 11 - RN, 300 BOOTH STREET, STE 3009, RENO, NV 89509-1362
11707209	+ MICHAEL HOHL, Acct No N/A, C/O TIMOTHY LUKAS, 5441 KIETZKE LANE SECOND FLR, Reno, NV 89511-3026
11707213	+ TOM GONZALES, C/O LAW OFFICE OF MARK WRAY, 608 LANDER STREET, Reno, NV 89509-1512
11707214	+ TRUSTEE CORPS, Acct No NV08000067-21, 17100 GILLETTE AVE, Irvine, CA 92614-5603

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: kevin@darbylawpractice.com	May 18 2022 00:02:00	KEVIN A. DARBY, Darby Law Practice, Ltd, 499 W. Plumb Lane, Suite 202, Reno, NV 89509
ust	+ Email/Text: USTPRegion17.RE.ECF@usdoj.gov	May 18 2022 00:02:00	U.S. TRUSTEE - RN - 11, 300 BOOTH STREET, STE 3009, RENO, NV 89509-1362
11707207	+ EDI: CAPITALONE.COM	May 18 2022 04:03:00	CAPITAL ONE, Acct No 6973, ATTN: BANKRUPTCY, PO BOX 30285, Salt Lake City, UT 84130-0285
11707206	+ EDI: CAPITALONE.COM	May 18 2022 04:03:00	CAPITAL ONE, Acct No 1929, ATTN: BANKRUPTCY, PO BOX 30285, Salt Lake City, UT 84130-0285
11707208	EDI: IRS.COM	May 18 2022 04:03:00	INTERNAL REVENUE SERVICE, P.O. Box 7346, Philadelphia, PA 19101-7346
11707210	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 18 2022 00:02:00	SELECT PORTFOLIO SERVICING, INC., Acct No xxxxxxxx1258, P.O. BOX 65250, Salt Lake City, UT 84165-0250
11707211	+ Email/Text: tax-bankruptcy@tax.state.nv.us	May 18 2022 00:02:00	STATE OF NEVADA DEPARTMENT OF TAXATION, Acct No 3050, 555 E. WASHINGTON AVE. STE #1300, Las Vegas, NV 89101-1046
11707212	+ Email/Text: tax-bankruptcy@tax.state.nv.us	May 18 2022 00:02:00	STATE OF NEVADA DEPARTMENT OF TAXATION, Acct No 3050, 555 E. WASHINGTON AVE, SUTIE # 1300, Las Vegas, NV 89101-1046

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Date Rcvd: May 17, 2022

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Recip ID	Bypass Reason	Name and Address
11707215	##+	U.S. SMALL BUSINESS ADMINISTRATION, 330 N. BRAND BLVD., SUITE 1200, Glendale, CA 91203-2320

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2022

Signature: /s/Gustava Winters

**Information to identify the case:**

Debtor 1:	<b>JOSE RICARDO TAPIA</b>	Social Security number or ITIN:	xxx-xx-3050
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<b>ROBERTA E. TAPIA</b>	Social Security number or ITIN:	xxx-xx-4660
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of Nevada	Date case filed for chapter:	11 5/17/22
Case number:	<b>22-50268-nmc</b>		

**Official Form 309E1 (For Individuals or Joint Debtors)****Notice of Chapter 11 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors and debtors, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 10 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	JOSE RICARDO TAPIA	ROBERTA E. TAPIA
<b>2. All other names used in the last 8 years</b>	aka J. RICHARD TAPIA	aka ROBERTA E. HERNANDEZ TAPIA
<b>3. Address</b>	450 PAISANO COURT RENO, NV 89511	450 PAISANO COURT RENO, NV 89511
<b>4. Debtor's attorney</b> Name and address	KEVIN A. DARBY Darby Law Practice, Ltd 499 W. Plumb Lane Suite 202 Reno, NV 89509	Contact phone: 775-322-1237  Email: kevin@darbylawpractice.com
<b>5. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	300 Booth Street Reno, NV 89509	Office Hours: 9:00 AM – 4:00 PM  Contact phone: (775) 326-2100  Date: 5/17/22

**For more information, see page 2 >**

Debtor **JOSE RICARDO TAPIA** and **ROBERTA E. TAPIA**Case number **22-50268-nmc**

<b>6. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 27, 2022 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>Call-in Number: 877-919-3258,</b> <b>Passcode: 4009286</b>
<b>7. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>   <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> </div> <div> <b>First date set for hearing on confirmation of plan.</b>          The court will send you a notice of that date later.       </div> <div> <b>Filing deadline for dischargeability complaints: 8/26/22</b> </div> <hr/> <div> <b>Deadline for filing proof of claim:</b> <b>9/26/22</b> For a governmental unit: <b>11/14/22</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.       </div> <div>         Your claim will be allowed in the amount scheduled unless:         <ul style="list-style-type: none"> <li>• your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>;</li> <li>• you file a proof of claim in a different amount; or</li> <li>• you receive another notice.</li> </ul> </div> <div>         If your claim is not scheduled or if your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled.       </div> <div>         You may review the schedules at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>.       </div> <div>         Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.       </div> <hr/> <div> <b>Deadline to object to exemptions:</b>          The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.       </div> <div> <b>Filing Deadline:</b>          30 days after the <i>conclusion</i> of the meeting of creditors       </div>	
<b>8. Creditors with a foreign address</b>	If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>9. Filing a Chapter 11 bankruptcy case</b>	Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the property and may continue to operate the debtor's business.	
<b>10. Discharge of debts</b>	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.	
<b>11. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 7.	